

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on February 22, 2011.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. **NOTE:** The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Barney Allen Squiers
16233 Days Bridge Road
Orange, VA 22960-9143

Case Number: 11-31098-DOT
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-2241

Attorney for Debtor(s) (name and address):
Robert Easterling
2217 Princess Anne St., Ste. 100-2
Frederickburg, VA 22401
Telephone number: (540)373-5030

Bankruptcy Trustee (name and address):
Keith L. Phillips
311 South Boulevard
Richmond, VA 23220
Telephone number: (804) 358-9400

Meeting of Creditors:

Date: **March 28, 2011**

Time: **12:00 PM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Presumption of Abuse under 11 U.S.C. §§ 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
May 27, 2011

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:
701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

VCIS 24-hour case information:
Toll Free 1-800-326-5879

Date: February 23, 2011

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §§362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §§727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— — Refer to Other Side for Important Deadlines and Notices — —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</p> <p>Richmond Division: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://vaeb.uscourts.gov/ebn/index.htm or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

CERTIFICATE OF NOTICE

District/off: 0422-7
Case: 11-31098

User: bullockn
Form ID: B9A

Page 1 of 2
Total Noticed: 53

Date Rcvd: Feb 23, 2011

The following entities were noticed by first class mail on Feb 25, 2011.

db Barney Allen Squiers, 16233 Days Bridge Road, Orange, VA 22960-9143
aty +Robert Easterling, 2217 Princess Anne St., Ste. 100-2, Fredericksburg, VA 22401-3359
10265020 +Andrus, Darhl, c/o Getty & Associates, P.C., P.O. Box 1040, Locust Grove, VA 22508-1040
10265022 +Aquia Auto Parts, Inc., 24 Enterprise Court #103, Fredericksburg, VA 22405-4522
10265021 +Aquia Auto Parts, Inc., c/o Getty & Associates P.C., P.O. Box 1040,
Locust Grove, VA 22508-1040
10265023 Aspire, P.O. Box 105374, Atlanta, GA 30348-5374
10265027 Capital One, c/o Wm. W. Siegel & Assoc., P.O. Box 9006, Smithtown, NY 11787-9006
10265028 Capital One, c/o Client Services, Inc., 3451 Harry Truman Blvd., St. Charlrs, MO 63301-4047
10265029 +Capital One, c/o Nelson, Watson & Ass., P.O. Box 1299, Haverhill, MA 01831-1799
10265031 +Capital One, c/o Nelson, Watson & Associates, LL, P.O. Box 1299, Haverhill, MA 01831-1799
10265034 +Chase, c/o NCO Financial, P.O. Box 15630, Wilmington, DE 19850-5630
10265032 Chase, c/o United Recovery Sysytems, P.O. Box 722929, Houston, TX 77272-2929
10265033 +Chase, c/o United Collection Bureau, P.O. Box 1418, Maumee, OH 43537-8418
10265039 +Citibank, c/o Alliance One, 4850 Street Road, Suite 300, Trevoze, PA 19053-6643
10265037 Citibank, c/o Client Services, Inc., P.O. Box 1503, St. Peters, MO 63376-0027
10265036 Citibank, c/o LTD Financial Services, P.O. Box 630788, Houston, TX 77263-0788
10265040 Citibank, c/o United recovery Systems, P.O. Box 722910, Houston, TX 77272-2910
10265041 +Commonwealth of Virginia, Department of Taxation - Legal Unit, P.O. Box 2156,
Richmond, VA 23218-2156
10265042 +Cooper, Gerald D., 17491 Jefferson Davis Highway, Dumfries, VA 22026-2244
10265044 +ENT & Plastic Surgery Ctr, 1708 Fall Hill Ave St 100, Fredericksburg, VA 22401-3511
10265043 +Eckler's Industries, LLC, c/o McKenry, Dancigers, Dawson & La, 192 Ballard Court, Suite 400,
Virginia Beach, VA 23462-6538
10265046 +Erie Insurance, 100 Erie Insurance Place, Erie, PA 16530-9000
10265048 +FIA Card Services, c/o Frederick J. Hanna & Associates, 1427 Roswell Road,
Marietta, GA 30062-3668
10265050 +Griffin, Cornelius, c/o John B. Raftery, Esquire, 4800 Montgomery Lane 9th Fl,
Bethesda, MD 20814-3429
10265054 +HSBC, c/o Professional Bureau of Collecti, 5295 DTC Pkwy, Greenwood Village, CO 80111-2752
10265051 Home Depot, c/o LTD Financial Services, P.O. Box 630788, Houston, TX 77263-0788
10265056 +Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303-2198
10265057 +Lowes, c/o D&S LTD, 13809 Research Blvd., Suite 800, Austin, TX 78750-1211
10265058 Northern Leasing Systems, Inc., P.O. Box 1027, Sioux Falls, SD 57101-1027
10265061 +Performance Auto Crafters, Inc., Frederick H. Kruck, Jr. Esq RA, 7551 Foxview Drive,
Warrenton, VA 20186-2059
10265062 +TransFirst, c/o Merchant Processing Center, 371 Centennial Parkway,
Louisville, CO 80027-1360
10265065 +UPS Capital, c/o Davis and Goldmark, Inc., 23441 S. Pointe Drive #190,
Laguna Hills, CA 92653-1558
10265063 +Union First Market, c/o Transworld Systems, 1608 Spring Hill Road, Suite 410,
Vienna, VA 22182-2269
10265064 Union First Market Bank, P.O. Box 940, Ruther Glen, VA 22546-0940
10265066 Utica National Insurance Group, P.O. Box 6540, Utica, NY 13504-6540
10265067 Utica National Insurance Group, c/o Cain & Weiner, 1699 E. Woodfield Road,
Schaumburg, IL 60173-4947
10265068 +Wells Fargo Home Mortgage, P.O. Box 10328, Des Moines, IA 50306-0328

The following entities were noticed by electronic transmission on Feb 24, 2011.

tr +EDI: QKLPHELLIPS.COM Feb 24 2011 01:43:00 Keith L. Phillips, 311 South Boulevard,
Richmond, VA 23220-5798
10265019 EDI: MERRICKBANK.COM Feb 24 2011 01:43:00 Advanta, P.O. Box 30715,
Salt Lake City, UT 84130-0715
10265026 E-mail/Text: bankruptcy@bbandt.com BB&T, Bankruptcy Department,
P.O. Box 1847, Wilson, NC 27894-1847
10265025 E-mail/Text: bankruptcy@bbandt.com BB&T, P.O. Box 2027,
Greenville, SC 29602-2027
10265024 EDI: BANKAMER.COM Feb 24 2011 01:43:00 Bank of America, P.O. Box 15019,
Wilmington, DE 19886-5009
10265030 EDI: CAPITALONE.COM Feb 24 2011 01:43:00 Capital One, P.O. Box 85167,
Richmond, VA 23285-5167
10265035 EDI: CHASE.COM Feb 24 2011 01:43:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
10265038 EDI: CITICORP.COM Feb 24 2011 01:43:00 Citibank, P.O. Box 6500,
Sioux Falls, SD 57117-6500
10265047 EDI: BANKAMER.COM Feb 24 2011 01:43:00 FIA Card Services, P.O. Box 15026,
Wilmington, DE 19850-5026
10265049 EDI: RMSC.COM Feb 24 2011 01:43:00 GE Money Bank/Lowes, P.O. Box 981064,
El Paso, TX 79998-1064
10265053 +EDI: HFC.COM Feb 24 2011 01:43:00 HSBC, Attn: Bankruptcy Department, P.O. Box 5213,
Carol Stream, IL 60197-5213
10265052 EDI: CITICORP.COM Feb 24 2011 01:43:00 Home Depot Credit Services,
c/o Citicards Private Label, P.O. Box 20483, Kansas City, MO 64195-0483
10269517 EDI: IRS.COM Feb 24 2011 01:43:00 IRS, P.O. Box 21126, Philadelphia, PA 19114
10265055 EDI: IRS.COM Feb 24 2011 01:43:00 Internal Revenue Service,
Centralized Insolvency Operations, P.O. Box 21126, Philadelphia, PA 19114-0326
10265059 E-mail/Text: ustpregion04.rh.ecf@usdoj.gov Office of the U.S. Trustee,
701 E. Broad Street, Suite 4304, Richmond, VA 23219-1849
10265060 E-mail/Text: pyancey@orangecountyva.gov Orange County Treasurer,
P.O. Box 469, Orange, VA 22960-0276

TOTAL: 16

District/off: 0422-7
Case: 11-31098

User: bullockn
Form ID: B9A

Page 2 of 2
Total Noticed: 53

Date Rcvd: Feb 23, 2011

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

10265045* Citibank, P.O. Box 6500, Sioux Falls, SD 57117-6500

TOTALS: 0, * 1, ## 0

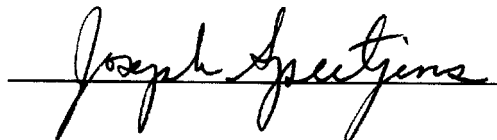
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.